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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/711,827	10/07/2004	Christopher John Fletcher	70655.4800	5826
66170 7590 10/10/2007 AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. c/o SNELL & WILMER, L.L.P. ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202				
			EXAMINER TAYLOR, APRIL ALICIA	
			ART UNIT 2876	PAPER NUMBER
			NOTIFICATION DATE 10/10/2007	DELIVERY MODE ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary

Application No.

10/711,827

Applicant(s)

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JOHN

Examiner

April A. Taylor

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 10 July 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-7,9-17,19-23,25,26 and 28-32 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-7,9-17,19-23,25,26 and 28-32 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

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DETAILED ACTION

Receipt is acknowledged of the Amendment filed July 10, 2007. Claims 8, 18, 24, and 27 have been cancelled. Claims 31 and 32 have been added. Claims 1-7, 9-17, 19-23, 25, 26, and 28-32 are pending in the application.

REMARKS

The indicated allowability of claims 8, 24, and 26 (i.e., if rewritten in independent form including all of the limitations of the base claim and any intervening claims) from the previous Office Action filed June 29, 2007 is withdrawn in view of recognition that Armes modified by Kavanagh et al teaches the subject matter of claim 8 and that Armes alone teaches the subject matter of claims 24 and 26. The delay in citation of the above art is regretted. Rejections based on the above identified prior arts follow. **Therefore, this action is not made Final.**

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-7, 9-17, 28-30, and 32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Armes (US 2001/0034720 A1) in view of Kavanagh et al (US 2004/0128243 A1) (hereinafter Kavanagh).

Re claim 1: Armes teaches a system and method for facilitating a transaction comprising:

identifying at least one primary account (PCC 20) (see paragraph 0053);

generating a limited use PIN (STN 15) that is configured to facilitate a transaction (see paragraphs 0048 and 0053);

associating the limited use PIN with said at least one primary account (see paragraph 0053); and

issuing the limited use PIN to a first party (1) to facilitate a transaction with a second party (2) (see paragraph 0048).

Armes fails to teach or fairly suggest the step of notifying a third party when the limited use PIN is used, wherein the third party includes at least one of the police, the fire department, a parent, and an employer.

Kavanagh teaches a transaction processing system for allowing a secure transaction to take place between a first party (e.g., customer) and a second party (e.g., merchant) wherein a customer can select predefined template conditions for his or her card (see paragraph 0013). In paragraph 0070, Kavanagh describes "...a rule may require for an SMS notification to be forwarded to a parent every time a card is used".

In view of Kavanagh's teaching, it would have been obvious to an artisan of ordinary skill in the art at the time the invention was made to include the step of notifying

a parent when the card is in use to the teachings of Armes in order to monitor and track usage of the limited use PIN for parental control and information purposes.

Re claim 2: Armes teaches wherein the step of issuing the limited use PIN to a first party to facilitate a transaction with a second party comprises configuring the limited use PIN to be immediately usable for facilitating the transaction (see paragraphs 0048 and 0055).

Re claims 3 and 4: Armes further teaches allowing the first party to select and define conditions-of-use parameters, wherein the parameters place limits on how the limited use PIN may be used; and associating the conditions-of-use parameters with the limited use PIN (see paragraphs 0048 and 0056).

Re claim 5: Armes teaches storing the condition of use parameters in one or more account database fields (172) associated with the limited use PIN (see paragraph 0059).

Re claim 6: Armes teaches wherein the steps of selecting and defining the conditions of use parameters comprise selecting and defining at least one of: a limited use PIN credit limit, limiting use of a limited use PIN on account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting use of a limited use PIN to a specified dollar amount per transaction, limiting use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting use of a limited use PIN to a maximum dollar amount per month, use of a limited use

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PIN for a specified merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN. (See paragraphs 0056-0057)

Re claim 7: Armes fails to teach or fairly suggest wherein the conditions of use parameters comprise a notification response, wherein the notification response comprise notifying a third party whenever the limited use PIN is used.

Kavanagh teaches a transaction processing system for allowing a secure transaction to take place between a first party (e.g., customer) and a second party (e.g., merchant) wherein a customer can select predefined template conditions for his or her card (see paragraph 0013). In paragraph 0070, Kavanagh describes "...a rule may require for an SMS notification to be forwarded to a parent every time a card is used".

In view of Kavanagh's teaching, it would have been obvious to an artisan of ordinary skill in the art at the time the invention was made to include the step of notifying a third party (e.g., parent) when the card is in use to the teachings of Armes in order to monitor and track usage of the limited use PIN for parental control and information purposes.

Re claim 9: Armes further teaches:

receiving transaction information from the second party for authorization (see paragraph 0085);

forwarding the transaction information to a card authorization system (7) for authorization processing (see paragraph 0085);

processing the transaction information with the card authorization system (7), wherein the card authorization system (7) interfaces with a limited use PIN system to determine when authorization is appropriate (see paragraph 0085);

recognizing that the transaction information comprises the limited use PIN (see paragraph 0085); and

retrieving account information that is associated with the limited use PIN (see paragraph 0085).

Re claim 10: Armes further teaches:

determining when conditions of use associated with the primary account are satisfied, wherein the conditions of use parameters associated with the primary account include an expiration date (see paragraphs 0056 and 0085);

determining when conditions of use associated with the limited use PIN are satisfied (see paragraph 0085);

returning an appropriate approval code to the second party, when conditions of use parameters associated with the limited use PIN and the primary account are satisfied (see paragraph 0086); and

declining the authorization request when either the conditions associated with at least one of the primary account and the limited use PIN are not satisfied (see paragraph 0086).

Re claim 11: Armes teaches wherein the steps of determining when conditions of use associated with the primary account and limited use PIN are satisfied, comprises determining when at least one of the following conditions of use are satisfied: a limited

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use PIN credit limit, a limited use PIN account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting the use of a limited use PIN to a specified dollar amount per transaction, limiting the use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting the use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN. (see paragraph 0056-0057 and 0085)

Re claim 12: Armes further teaches:

receiving transaction settlement information from a the second party, wherein the transaction was facilitated using the limited use PIN (see paragraph 0091);

identifying the transaction settlement information as a transaction involving the limited use PIN (see paragraph 0091);

verifying that the limited use PIN is a valid number (see paragraph 0091);

capturing the transaction settlement information in a financial capture system

(10) (see paragraph 0091); and

causing the second party to be paid (see paragraph 0091).

Re claim 13: Armes further teaches: identifying the primary account that is associated with the limited use PIN; replacing the limited use PIN with the primary account PIN number; processing the transaction settlement information in an accounts

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receivable system; and generating a billing statement that includes at least the primary account number. (see paragraphs 0091-0092)

Re claim 14: Armes further teaches the steps of comparing the transaction settlement information with conditions of use parameters associated with the limited use PIN to determine when the conditions of use have been satisfied (see paragraph 0086).

Re claim 15: Armes teaches the steps of:

receiving an authorization request from the second party, where the authorization request involves the limited use PIN with limited-use conditions associated therewith (see paragraph 0085-0086);

routing the authorization request to a card authorization system to determine when limited use conditions have been satisfied (see paragraph 0085-0086);

returning to the second party a message declining authorization when the conditions have not been satisfied (see paragraph 0085-0086); and

returning to the second party a message approving authorization request when conditions have been satisfied (see paragraph 0085-0086).

Re claim 16: Armes the step of receiving from the second party a settlement request for payment of a transaction involving the limited use PIN, wherein the second party is paid when the limited use PIN is valid (see paragraphs 0086 and 0091).

Re claim 17: Armes teaches the steps of:

routing the second party settlement request for payment to a financial capture system (10) (see paragraph 0091);

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creating an accounts payable file and routing the accounts payable file to an accounts payable system (9) for payment processing (see paragraph 0091); and

creating an accounts receivable file and routing the accounts receivable file to a service that retrieves the associated primary account number and replaces the limited use PIN with the primary account number and forwards the resulting accounts receivable file to an accounts receivable system to generate the first party billing statement (see paragraphs 0091-0092).

Re claim 28: Armes teaches the steps of:

receiving a primary account number from the first party to initiate a transaction (see paragraphs 0066 and 0068);

sending the primary account number to a card provider during a card authorization process, requesting that the card provider generate and return a limited use PIN that is associated with the primary account number (see paragraphs 0066 and 0068); and

receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement (see paragraphs 0066 and 0068).

Re claim 29: Armes teaches:

receiving a primary account number from a first party (1) to initiate a transaction (see paragraphs 0066 and 0068);

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sending the primary account number to a card provider, requesting that the card provider generate and return the limited use PIN that is associated with the primary account number (see paragraphs 0066 and 0068);

receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement (see paragraphs 0066 and 0068); and

purging the primary account number from the second party's records and replacing with the associated limited use PIN (see paragraph 0100).

Re claim 30: Armes teaches wherein the step of generating the limited use PIN comprises:

receiving a primary account number from a first party (1) to initiate a transaction (see paragraphs 0066 and 0068);

sending the primary account number to a card provider, requesting that the card provider generate and return information that is associated with the primary account number (see paragraphs 0066 and 0068);

receiving from the card provider (3) information associated with the primary account, wherein the information is then used to facilitate a transaction settlement (see paragraphs 0066 and 0068); and

purging the primary account number from the second party's records and replacing with the associated information (see paragraph 0100).

Re claim 32: Armes teaches wherein the at least one primary account is a line of credit account (see paragraph 0066).

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 19-23, 25, 26, and 31 are rejected under 35 U.S.C. 102(b) as being anticipated by Armes (US 2001/0034720 A1).

Re claims 19-22: Armes a method for facilitating a transaction comprising the steps of:

registering with a card provider (3) to use a transaction system (see paragraphs 0064-0065);

logging-in to the card provider's transaction system by providing authenticating information, and causing card provider to verify that a first party (1) is a registered and authorized user (see paragraphs 0064-0065, 0068);

designating at least one transaction account as at least one primary account, wherein the at least one primary account is a non-currency based account (see paragraph 0066);

requesting a limited use PIN from the card provider (3), causing the card provider to generate a limited use PIN and to associate the limited use PIN with the previously selected said at least one primary account (see paragraphs 0058-0059);

receiving the limited use PIN from the card provider (see paragraphs 0058-0059);

providing the limited use PIN to a second party (2) to facilitate a transaction (see paragraph 0051);

selecting conditions of use parameters to be associated with the limited use PIN (see paragraphs 0058-0059); and

defining conditions of use parameters to be associated with the limited use PIN (see paragraphs 0058-0059).

Re claim 23: Armes teaches wherein the steps occur online (see paragraphs 0064-0065).

Re claim 25: Armes teaches wherein the at least one primary account is associated with an electronic line of credit system (see paragraphs 0053 and 0066).

Re claim 26: Armes teaches disputing a charge for a transaction involving a limited use PIN, and causing the card provider (3) to charge back the charge to the second party (2) (see paragraphs 0093-0094).

Re claim 31: Armes teaches a method for facilitating a transaction comprising the steps of:

registering with a card provider (3) to use a transaction system (see paragraphs 0064-0065);

logging-in to the card provider's transaction system by providing authenticating information, and causing card provider to verify that a first party (1) is a registered and authorized user (see paragraphs 0064-0065, 0068);

designating at least one transaction account as at least one primary account (see paragraphs 0066);

requesting a limited use PIN from the card provider (3), causing the card provider to generate a limited use PIN and to associate the limited use PIN with the previously selected said at least one primary account (see paragraphs 0058-0059);

receiving the limited use PIN from the card provider (see paragraphs 0058-0059);
disputing a charge for a transaction involving the limited use PIN (see paragraphs 0093-0094); and

causing the card provider to charge back the charge to the second party (2) (see paragraphs 0093-0094).

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

U.S. Patent No. 6,931,382 to Laage et al.

U.S. Patent No. 6,845,906 to Royer et al.

U.S. Publication No. 2005/0010483 to Ling

U.S. Publication No. 2001/0047335 to Arndt et al.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to April A. Taylor whose telephone number is (571) 272-2403. The examiner can normally be reached on Monday - Friday from 9:00AM - 5:30PM.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



AAT

October 1, 2007



DANIEL WALSH
PRIMARY EXAMINER